

Programs and Services

- BUDGETING ASSISTANCE
- CREDIT REPORT HELP
- SEMINARS / WORKSHOPS
- DEBT MANAGEMENT
- DEBT SETTLEMENTS
- HELP BUILDING CREDIT

Get Help Now!

Professional assistance is just a phone call away.

Call now for a **free** consultation with one of our Certified Credit Counselors.

Toll-Free (800) 729-0551

Do not delay, call TODAY.



Our Mission

We at ACCS are dedicated to providing no-fee credit counseling, money management education, and debt management programs to all individuals in need, within the bounds of our non-profit charter. These services are provided without discrimination of income, debt ratio, or any other qualifications or requirements. Our goal is to assist anyone who is in financial distress, and return balance and dignity to their personal financial life.



A Non-Profit Agency

**American Credit Counseling Service,
Inc.**

4 Taunton Street, Suite 5

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Phone: (800) 729-0551

Fax: (508) 695-0148

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www.accs.org



A Non-Profit Agency

*Together we
can do it!*

**The Truth About
Budgeting**

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The Truth About Budgeting

Myth: I do not have time to develop a budget.

Truth: You do not have time NOT to.

The dreaded “B” word, **BUDGET**.

The only other word that starts with “B” that will cause a worse reaction in most people is **Bankruptcy**.

Budgeting is NOT Bad

Unfortunately, the word budget has gotten a bad rap. It is basically just a **PLAN**. When you budget, you are spending on paper, on purpose **BEFORE** the month begins. Many people look at budgeting as a negative, burdensome straight jacket that keeps them tied down. The words, “financial freedom” and “budget” don’t seem to go together.

Budgeting is Freedom

When you realize that a budget is just spending your money with intention, you can actually experience more freedom than before. Many people find they have more money when they follow a realistic budget, track their expenses, and stick with it.

Helpful Advice

- Allow 3-4 months for the budget to really work for you. Nothing is perfect the first time you do it.
- Spend every dime on paper **BEFORE** the month starts.
- Over-fund your groceries category. Most people under-fund it.
- Spouses need to loosen up and quit using the budget as a whipping tool on their mates.

If married, both spouses need to discuss the budget together if they expect to have a healthy financial relationship.

Regain Control

When you spend your money on purpose, you are on your way to Regaining Control of Your Personal Finances.

Our Certified Credit Counselors can Assist You

Our counselors are available to assist you with your budgeting needs by calling (800) 729-0551.

They are also available for free budgeting workshops to groups, as well as individuals.

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